



*Shipping.Simplified.™*

***Partnership Credit***

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## HELPING YOU BUILD YOUR BUSINESS

Establishing good credit is one of the most important things you can do to grow your business. At American Group, we understand how to partner with you to accomplish just that.

### **We Grant Easy Credit to New or Small Businesses.**

Just starting out? Small but growing? ***No Problem.*** We'll start you with a credit limit equal to 125% of your largest verifiable trade balance (up to \$20,000.<sup>00</sup>) with any other outstanding creditor. No personal guaranty required, no extensive credit checking process that could take days and days to complete. All we need are 3 verifiable trade references - it's that simple.

### **We Increase Your Credit Limit Quickly When You Pay On-Time.**

Pay your bills within terms, and we'll increase your credit limit to 25% more than your highest paid accounts receivable balance. And, we'll keep doing that automatically until your credit line reaches \$25K. You do not have to ask or make any special request - just pay your bills on-time and increase your credit limit automatically.

### **We Can Handle Very Large Lines of Credit.**

Whether you need \$10,000.<sup>00</sup> or \$500,000.<sup>00</sup> of credit to run your business, we can handle it.

### **We Can Turn Credit Decisions Very Quickly**

We have partnered with the best resources in the financial world to allow us to analyze and turn credit decisions very quickly, typically on much less information than our competitors require.

### **We Protect Your Privacy.**

Don't feel comfortable sharing certain pieces of information? ***No Problem.*** We use a neutral third party that will execute a non-disclosure agreement that will prevent them from sharing your confidential financial information with anyone, including us. Just one more way we find ways to work with you.

### **We Build Your Credit**

We report your balance and payment history to Cortera.com, one of the fastest-growing credit reporting companies in the world. That means that the credit that you establish with us improves your credit-worthiness overall. You will have a verifiable asset that any other supplier, business, bank or credit-granting institution can check and rely on. Your credit is *your* asset, and we help build it for you.

## CREDIT REQUESTS LESS THAN \$25K

### Process

For all credit requests less than \$25,000, the process is very simple

1. Complete the one page sales and credit agreement form
2. Email the form to Tina@shipag.com or fax to 480-966-3584 with a cover sheet

American Group will be in touch shortly. You should expect an approval within 48 hours (usually less), depending on how quickly your references respond to our requests. You can speed the process along by calling your references and bank, alerting them that they will be receiving a trade reference request from American Group and to please respond quickly when contacted.

### Frequently Asked Questions

**Q. What counts as a trade reference?**

**A.** Any trade credit balance will work, whether it be an open account with a trucking company or even another freight broker.

**Q. What if I don't have a bank account?**

**A.** If you don't have a current business banking relationship or bank account, any loan balance on a vehicle, equipment or building loan will work. Fill out the bank reference part of the form with the bank that holds your loan, including your loan reference number.

**Q. What information do you ask my trade references?**

**A.** The only information we ask your trade references is to confirm the information you provided and whether or not your account is in good standing. That's it.

**Q. What does "good standing" mean?**

**A.** It means that you are doing whatever it is you agreed to do.

## CREDIT REQUESTS LARGER THAN \$25K

### Process

For all credit requests larger than \$25,000, simply complete the Sales and Credit Agreement form and email it to Tina@shipag.com or fax it to 480-966-3584 with a cover sheet. American Group's accounting department will be in touch shortly. You should expect an approval within 24-48 hours, depending on how much public credit information exists on you. If there isn't enough publicly-available credit information on your business, a credit specialist will be in touch with you shortly.

### Frequently Asked Questions

**Q. Is a personal guaranty required?**

**A.** No.

**Q. Why wouldn't there be publicly-available credit information on my business?**

**A.** American Group realizes that your business credit is one of your company's greatest assets and is important to your future business growth. So, we take the time to ensure we report your information to Cortera.com. Sadly, many suppliers do not bother to report credit balances or payment history on your business. If you have no publicly-available credit information, it is because your current suppliers do not report on your business.

**Q. What will a credit specialist ask me?**

**A.** A credit specialist's job is to figure out a way to get enough information to make a credit decision. They may ask you for a current set of financial statements (unaudited) or ask other relevant questions about your business.

**Q. What if I don't want to provide financial statements?**

**A.** No problem. Current unaudited financial statements are the easiest route to provide the necessary information, but we understand some companies may not feel comfortable providing this information. As such, the credit specialist may ask for other information about your business.

## SALES AND CREDIT AGREEMENT

Credit Line Requested: \$ \_\_\_\_\_ (per month)

Legal Business Name: \_\_\_\_\_

Business Address: \_\_\_\_\_ (address)

\_\_\_\_\_ (city) \_\_\_\_\_ (state) \_\_\_\_\_ (zip or postal code)

A/P Contact: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_ How do you prefer to receive invoices? \_\_\_\_\_

**Agreement:** The undersigned company (customer) hereby makes application to American Group for credit. Customer authorizes American Group and its agents to verify and supplement the information stated herein and to reconfirm this information periodically. If credit is granted, customer promises to pay all bills when rendered according to their terms. Customer agrees to pay finance charges of 1.5% per month (18% per annum) on delinquent principal balances. At the sole discretion of American Group, payments may be applied to the finance charge of the oldest outstanding balances. In the event that payments are not made within terms and this account is referred by American Group for collection, Customer will pay all reasonable costs of collection, including any legal costs. All claims, defaults, and disputes arising under or relating to this agreement are to be settled by binding arbitration under the laws and in the state of Arizona. For more information, please view the Terms and Conditions at [www.ShipAG.com](http://www.ShipAG.com).

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

### For Credit Requests Less Than \$25,000

**Please list the following three references:**

Trade Reference #1: Company Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Largest Credit Limit granted in the last 12 months: \$ \_\_\_\_\_

Trade Reference #2: Company Name: \_\_\_\_\_

Contact Name : \_\_\_\_\_ Phone: \_\_\_\_\_

Largest Credit Limit Granted in the last 12 months: \$ \_\_\_\_\_

Trade Reference #3: Company Name: \_\_\_\_\_

Contact Name : \_\_\_\_\_ Phone: \_\_\_\_\_

Largest Credit Limit Granted in the last 12 months: \$ \_\_\_\_\_

Bank Reference: Bank Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Optional Reference #: \_\_\_\_\_